

Serial #: 09/551,238
In reply to Office action mailed: 03/30/2004
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MAY 28 2004

Serial #: 09/551,238
Applicant: Wottowa et al.
Filed: 04/17/2000
Title: ACCOUNT AND CUSTOMER CREATION IN AN ON-LINE BANKING MODEL

TC/AU: 3628
Examiner: POINVIL, FRANTZY
Docket #: 060021-369201 (old reference AND1P692)
Customer #: 29,838

CERTIFICATE OF TRANSMISSION

I hereby certify under 37 CFR 1.8 that this correspondence is being transmitted by facsimile to Mail Stop AF, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 via the facsimile number 703-872-9306 on May 28, 2004.


Ann Pommier

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT AFTER FINAL

In response to the final Office action mailed March 30, 2004, please find the following sections:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 7 of this paper.